

Fill in this information to identify the case:Debtor 1 Gwendolyn R. WilliamsDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the : NorthernDistrict of Ohio
(State)Case number 17-61671-RK**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing**Court claim no. (if known): 2Last four digits of any number you use to identify the debtor's account: XXXXXX5346Date of payment change:
Must be at least 21 days after date of this notice 10/1/2020New total payment:
Principal, interest, and escrow, if any \$510.47**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 442.01New escrow payment : \$ 324.36**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

Gwendolyn R. Williams

First Name Middle Name Last Name

Case number (if known) 17-61671-RK

Part 4:**Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Linda St. Pierre Date 9/4/2020
Signature

Print: Linda St. Pierre Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 860-240-9156 Email Linda.St.Pierre@mccalla.com

****Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1.**

In Re:
Gwendolyn R. Williams

Bankruptcy Case No.: 17-61671-RK
Chapter: 13
Judge: Russ Kendig

CERTIFICATE OF SERVICE

I, Linda St. Pierre, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Gwendolyn R. Williams
2246 Lakewood Drive
Mansfield, OH 44905

Rebecca K. Hockenberry
Thompson & Hockenberry Co LPA
371 Lexington Avenue
Mansfield, OH 44907

(served via ECF Notification)

Dynele L Schinker-Kuharich
Office of the Chapter 13 Trustee
200 Market Avenue North, Ste.
LL30
Canton, OH 44702

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 9/4/2020 By: /s/Linda St. Pierre
(date) Linda St. Pierre
Authorized Agent for Creditor



NewRez
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (866) 317-2347

Final

GWENDOLYN WILLIAMS
2246 LAKEWOOD DR
MANSFIELD OH 44905

Analysis Date:

August 25, 2020

Loan:

Property Address:

2246 LAKEWOOD DR
MANSFIELD, OH 44905

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with NewRez. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual		Effective Oct 01, 2020		Prior Esc Pmt		January 01, 2020		Escrow Balance Calculation	
P & I Pmt:			\$186.11		\$186.11		P & I Pmt:		\$186.11		Due Date:	October 01, 2020
Escrow Pmt:			\$442.01		\$324.36		Escrow Pmt:		\$442.01		Escrow Balance:	\$253.54
Other Funds Pmt:			\$0.00		\$0.00		Other Funds Pmt:		\$0.00		Anticipated Pmts to Escrow:	\$0.00
Asst. Pmt (-):			\$0.00		\$0.00		Asst. Pmt (-):		\$0.00		Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00		\$0.00		Resrv Acct Pmt:		\$0.00			
Total Payment:			\$628.12		\$510.47		Total Payment:		\$628.12		Anticipated Escrow Balance:	\$253.54

Shortage/Overage Information		Effective Oct 01, 2020
Upcoming Total Annual Bills		\$3,723.02
Required Cushion		\$620.50
Required Starting Balance		\$930.77
Escrow Shortage		-\$677.23
Surplus		\$0.00

Cushion Calculation:		Because NewRez does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 620.50. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 620.50 or 1/6 of the anticipated payment from the account.
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This is a statement of actual activity in your escrow account from Nov 2019 to Aug 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Nov 2019		421.38		*	Starting Balance	0.00	(402.28)
Jan 2020		421.38		*		0.00	19.10
Feb 2020		442.01		*		0.00	882.49
Feb 2020			1,195.93	*	County Tax	0.00	(313.44)
Mar 2020		442.01		*		0.00	128.57
Apr 2020		442.01		*		0.00	570.58
Jun 2020		442.01		*		0.00	1,012.59
Jun 2020			1,195.93	*	County Tax	0.00	(183.34)
Jul 2020		442.01		*		0.00	258.67
Aug 2020		442.01		*		0.00	700.68
Aug 2020		442.01		*		0.00	1,142.69
Aug 2020			1,331.16	*	Hazard	0.00	(188.47)
	\$0.00	\$3,936.83	\$0.00	\$3,723.02			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

August 25, 2020

Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	253.54	930.77
Oct 2020	310.25			563.79	1,241.02
Nov 2020	310.25			874.04	1,551.27
Dec 2020	310.25			1,184.29	1,861.52
Jan 2021	310.25			1,494.54	2,171.77
Feb 2021	310.25			1,804.79	2,482.02
Mar 2021	310.25	1,195.93	County Tax	919.11	1,596.34
Apr 2021	310.25			1,229.36	1,906.59
May 2021	310.25			1,539.61	2,216.84
Jun 2021	310.25			1,849.86	2,527.09
Jul 2021	310.25	1,195.93	County Tax	964.18	1,641.41
Aug 2021	310.25	1,331.16	Hazard	(56.73)	620.50
Sep 2021	310.25			253.52	930.75
	\$3,723.00	\$3,723.02			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 253.54. Your starting balance (escrow balance required) according to this analysis should be \$930.77. This means you have a shortage of 677.23. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 48 months. We anticipate the total of your coming year bills to be 3,723.02. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$310.25
Surplus Reduction:	\$0.00
Shortage Installment:	\$14.11
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$324.36

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$496.36 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here



NewRez

PO Box 10826

Greenville, SC 29603 0826
(866) 317-2347

Escrow Shortage Reply (This is not a bill)

Loan Number:

Full Shortage Amount:

\$677.23

Payment Amount:

\$ _____

Your escrow shortage has been spread over 48 months, resulting in an additional increase in your monthly payment in the amount of 14.11.

NewRez
P.O. Box 740039
Cincinnati, OH 45274-0039

IF YOU CHOOSE to pay your shortage in full, please visit www.NewRez.com in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left